

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF ILLINOIS

Case number (if known) _____

Chapter you are filing under:

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Matthew

First name

T

Middle name

Brennan

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-4623

Debtor 1 **Matthew T Brennan**

Case number (if known)

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

☒ I have not used any business name or EINs.

☐ I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

Business name(s)

EINs

EINs

5. Where you live

**10913 Greywall Lane
Huntley, IL 60142**

Number, Street, City, State & ZIP Code

McHenry

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Matthew T Brennan**

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☒ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
-
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
-
9. **Have you filed for bankruptcy within the last 8 years?** ☒ No.
- ☐ Yes.
- | | | |
|----------------|------------|-------------------|
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
-
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No.
- ☐ Yes.
- | | |
|-----------------------------|---------------------------|
| Debtor _____ | Relationship to you _____ |
| District _____ | When _____ |
| Case number, if known _____ | |
| Debtor _____ | Relationship to you _____ |
| District _____ | When _____ |
| Case number, if known _____ | |
-
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **Matthew T Brennan**

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

☒ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

☒ No.

☐ Yes. What is the hazard? _____

If immediate attention is needed, why is it needed? _____

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property? _____

Number, Street, City, State & Zip Code

Debtor 1 **Matthew T Brennan**

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

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Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Matthew T Brennan**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a.	Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts

17. Are you filing under Chapter 7?	<input type="checkbox"/> No.	I am not filing under Chapter 7. Go to line 18.
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	<input checked="" type="checkbox"/> Yes.	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes

18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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19. How much do you estimate your assets to be worth?	<input checked="" type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input checked="" type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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Part 7: Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Matthew T Brennan**Matthew T Brennan**

Signature of Debtor 1

Signature of Debtor 2

Executed on **November 4, 2016**

MM / DD / YYYY

Executed on

MM / DD / YYYY

Debtor 1 **Matthew T Brennan**

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Steven J. Brody

Signature of Attorney for Debtor

Date

November 4, 2016

MM / DD / YYYY

Steven J. Brody

Printed name

Steven J. Brody & Associates, Ltd.

Firm name

**15 W. Woodstock Street
Crystal Lake, IL 60014**

Number, Street, City, State & ZIP Code

Contact phone **815-479-8800**

Email address

steve@sjbrodylaw.com

06205619

Bar number & State

Steven J. Brody & Associates, Ltd.
Attorneys at Law
15 W. Woodstock Street
Crystal Lake, Illinois 60014
Telephone (815) 479-8800
Facsimile (815) 479-8880

November 2, 2016

Matthew Brennan
10913 Greywall Lane
Huntley, Illinois 60142

Re: Fee Agreement - legal services, Chapter 7 Bankruptcy

Dear Mr. Brennan:

This letter will confirm the fee agreement between you and Steven J. Brody & Associates, Ltd., ("SJB&A"), regarding our legal representation of you with regard to your possible bankruptcy proceedings. While you have inquired of the firm regarding the filing of a Chapter 7 bankruptcy, the firm will not be able to provide a recommendation as to whether you are eligible to file Chapter 7 and whether that filing is advisable until the firm receives the following documentation from you:

- A completed questionnaire provided to you by SJB&A regarding your debts, assets and financial affairs;
- Copies of check stubs for your income of any kind during the last six (6) months;
- Copies of your tax returns for the last four (4) years;
- A current credit report from one of the three (3) providers of the same;
- Copies of your bills for the last three (3) months, including but not limited to credit cards, mortgages, utility bills, car payments, student loans, tax bills, etc.

Once the above documentation is received, SJB&A will be able to review your situation, evaluate the appropriateness of Chapter 7 and make its recommendation to you as to the best Chapter to file if any. The non-refundable fee to SJB&A for this initial review and advice is **\$0.00**, which will be credited toward any bankruptcy services SJB&A provides you after it makes its recommendation.

Our fees for our services and costs in this Chapter 7 bankruptcy are **\$4,350.00**, comprising **\$3,975.00** for legal services and **\$375.00** for costs SJB&A will incur in representing you. These costs include **\$335.00** for the filing fee charges by the Bankruptcy Court, **\$TBD** for asset and record searches, and **\$40.00** for securing a credit reports. While SJB&A may accept installments for fees and costs, we will not file the Bankruptcy Petition until all fees and costs have been paid in full. The attorneys' fees quoted are for a "normal" bankruptcy, i.e. one in which we

- prepare and file one draft of your Bankruptcy Petition and supporting documents,
- attend a creditors meeting with you (discussed below),
- are not required to defend you against legal challenges to your petition in the bankruptcy court

- by your creditors or the bankruptcy trustee, and
- are given accurate and complete information as to your financial situation, debts and assets.

At the time of its recommendation to you, SJB&A will quote you a fee for the services it offers based on your eligibility for Chapter 7 or 13 and based on the anticipated complexity of your case. If the fee quote for Chapter 7 services exceeds the amount normally charged for such services, SJB&A will give you specific reasons why the fee is higher.

Under the federal Bankruptcy Code, SJB&A is required to enter into a written contract with you and to make certain disclosures to you prior to the provision of services. Copies of these disclosure forms are attached to and incorporated by reference into this contract.

While other attorneys may be involved in your case from time to time, you are most likely to work with attorney Steven J. Brody. Steven J. Brody & Associates, Ltd., frequently shares responsibility and tasks in bankruptcy cases with other law firms. If Mr. Brody is not available please leave a message and he will return your call as soon as possible.

All bankruptcy attorneys are required to have their fees reviewed and approved by the Court. The amount you pay us will be reflected in the Bankruptcy Petition, and reasonable fees are approved by the Court without any further action by the Debtor(s) or the attorney. If we are required to do legal work beyond the "normal" duties listed above, we may ask the Court to allow us to charge additional fees over and above the original retainer.

Once your Petition is filed, the Court schedules a **Creditors' Meeting** at which you will be examined by the Bankruptcy Trustee about the contents and accuracy of your Petition. This meeting is generally held four to six weeks after the filing of the Petition. Creditors may attend, and they may also ask questions (though most creditors don't). Our advice for this meeting is simple; cooperate, tell the truth, and don't wear any clothes or jewelry that might be considered "flashy". We will discuss what you can expect at the creditors' meeting in more detail once it is scheduled.

Some of your creditors may offer you a **Reaffirmation Agreement**. This is a new contract between you and the creditors in which you agree to keep paying their debt; the debt is thus not discharged (i.e. forgiven) in the bankruptcy. Subsequent breach of a reaffirmation agreement by you will allow the creditor to take any collection action available to them under the law. Our services in negotiating Reaffirmation Agreements and appearing at Court hearings regarding such Agreements **are excluded from this retainer**; if these services are required, we will negotiate a separate retainer for those services and petition the Court to approve those fees.

By filing bankruptcy, you are asking the Court to give you a **discharge** for your debts, i.e. giving you permission not to pay them. While most of your debts are dischargeable, some are not, including but not limited to:

- taxes and monies owed to government entities;
- wages owed to employees;
- most government guaranteed student loans
- debts incurred by fraud.

The last item is critical. If you incur debt when you are already **considering** filing bankruptcy (for instance by charging on a credit card), that creditor may be able to get an order from the Court stating that their debt is not discharged. If you incur a debt within sixty (60) days fo filing bankruptcy, the Court is authorized to presume that the debt was incurred fraudulently. If there is enough appearance of fraud, the Court can dismiss your petition altogether. In that event, your case would be terminated and you would get no financial relief. The key to avoiding this problem is to be **honest**. List all of your debts and assets and **do not** use your charge cards.

Please note that you may stop paying any unsecured creditor whose debt you intend to discharge. You should continue to pay your secured creditors, including but not limited to holders of mortgages and car loans that you intend to keep.

We will retain your files and records in accordance with the Illinois Rules of Professional Conduct. These rules require that various files and records be retained for a period of 5 to 7 years depending on the type of record or file. However, we may retain such records for a longer period of time. Moreover, said files and records may be maintained in either paper or electronic format. Any disposed files and records will be shredded or otherwise disposed in a manner that your personal identity information and other private matters are unrecognizable.

Please acknowledge receipt of this letter and agreement with its terms by signing the enclosed copy of the letter and returning same to our office along with a check or money order for your retainer. Thank you for allowing us to be of assistance.

Sincerely,

Steven J. Brody & Associates, Ltd.


Steven J. Brody

ACCEPTED: 

DATE: 11-2-16

DATE: _____

Enclosures- Disclosures to Most Bankruptcy Filers Required by 11 U.S.C. 527 (a)(1)
 Disclosures to Most Bankruptcy Filers Required by 11 U.S.C. 527 (a)(2)
 Disclosures to Most Bankruptcy Filers Required by 11 U.S.C. 527 (b)
 Consent for Attorney to Conduct Independent Investigation
 Notice to Individual Consumer Debtor Regarding Credit Counseling and Financial
 Management Instructional Course
 Current List of Approved Credit Counseling Agencies in Northern District of
 Illinois

Case 16-82603 Doc 1
At&T Universal Card
Po Box 6500
Sioux Falls, SD 57117

Filed 11/04/16 Entered 11/04/16 07:57:43 Desc Main Document Page 11 of 11
Citibank The Home Depot
Chicorp Of Svcs/Generalized Bankruptcy
Po Box 790040
S Louis, MO 63129

Brennan, Matthew -
Harley Davidson Financial
Attention: Bankruptcy
Po Box 22048
Carson City, NV 89721

Atlantic Credit & Finance Special
Finance Unit III, LLC
3353 Orange Ave NE
Roanoke, VA 24012

Comenitybank/meijer
Comenity Bank
Po Box 182125
Columbus, OH 43218

Harris N.a.
Bmo Harris Bank - Bankruptcy Dep
770 N Water Street
Milwaukee, WI 53202

Bank Of America
Nc4-105-03-14
Po Box 26012
Greensboro, NC 27410

Ditech
Attn: Bankruptcy
Po Box 6172
Rapid City, SD 57709

Kay Jewelers/Sterling Jewelers Inc.
Sterling Jewelers
Po Box 1799
Akron, OH 44309

BB&T
Attn: Bankruptcy Department
6010 Golding Center Dr.
Winston Salem, NC 27013

Ditech Financial Llc
Attention Customoer Service
P.O. Box 6170
Rapid City, SD 57709

Monterey Financial Svc
4095 Avenida De La Plata
Oceanside, CA 92056

Blitt and Gaines, P.C.
661 W. Glenn Avenue
Wheeling, IL 60090

Egan & Ally, LLC
321 N. Clark Street, Suite 1430
Chicago, IL 60654

Nationwide Credit & Collections, In
Attn : Bankruptcy
815 Commerce Dr Ste 270
Oak Brook, IL 60523

BMO Harris Bank NA
Attn Bank Operations
1200 E. Warrenville Rd. 3-D
Naperville, IL 60563

First National Bank
Attn: FNN Legal Dept
1620 Dodge Dt Mailstop Code 3290
Omaha, NE 68130

Nmac
Po Box 660360
Dallas, TX 75266

BMO Harris Bank NA
10604 Route 47
Huntley, IL 60142

Fnb Marengo
102 N State St
Marengo, IL 60152

Synchrony Bank/Lowes
Po Box 965064
Orlando, FL 32896

Calvary Portfolio Services
500 Summit Lake Ste 400
Valhalla, NY 10595

Ford Credit
P.O. Box 542000
Omaha, NE 68154-8000

Capital One
Po Box 30285
Salt Lake City, UT 84130

Ford Motor Credit
P.O. Box 542000
Omaha, NE 68154-8000

Chase Bank Usa, Na
Po Box 15298
Wilmington, DE 19850

Harley Davidsion Credit
Dept 15129
Palatine, IL 60055-6129